

United States Bankruptcy Court  
Northern District of Ohio

In re:  
Kimberly Y. Vanblaricum  
Debtor

Case No. 13-61342-rk  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0647-6

User: lbald  
Form ID: 227i

Page 1 of 2  
Total Noticed: 26

Date Rcvd: May 24, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 26, 2013.

db +Kimberly Y. Vanblaricum, 126 Claremont Avenue NW, Canton, OH 44708-4114  
22353785 +AEP Ohio, PO Box 24404, Canton, OH 44701-4404  
22353786 +Akron General Medical Center, PO Box 182801, Columbus, OH 43218-2801  
22353788 +Canton City Utilities, 626 30th Street NW, Canton, OH 44709-3112  
22353790 +Chase, PO Box 24696, Columbus, OH 43224-0696  
22353794 +Dominion East Ohio, PO Box 26785, Richmond, VA 23261-6785  
22353795 +Ed Financial, PO Box 36008, Knoxville, TN 37930-6008  
22353796 Figis Inc., 3200 S Maple Avenue, Marshfield, WI 54449  
22353797 Fingerhut, PO Box 166, Newark, NJ 07101-0166  
22353798 First Credit Intl Corp, 3250 W. Market Street South, Fairlawn, OH 44333-3321  
22353800 +Immediadent- Chapel Hill, PO Box 11568, Overland Park, KS 66207-4268  
22353802 +Mercy Medical Center, PO Box 951082, Cleveland, OH 44193-0005  
22353801 +Mercy Medical Center, 1320 Mercy Drive NW, Canton, OH 44708-2641  
22353803 +Monro, PO Box 81344, Cleveland, OH 44188-0001  
22353805 +Rossman & Co., 3592 Corporate Drive, Suite 10, Columbus, OH 43231-4978  
22353806 +Santander Consumer USA, fka Drive Financial Services, 8585 N. Stemmons Fwy, Suite 900N, Dallas, TX 75247-3823

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: grahamlawoffice1@att.net May 24 2013 21:32:41 Y. Eric Holtz,  
Graham & Associates Law Offices LLC, 333 S. Main Street, Suite 601, Akron, OH 44308  
tr +EDI: QAPSILAGY.COM May 24 2013 22:28:00 Anne Piero Silagy, Esq., Canton, 220 Market Ave S,  
#900, Canton, OH 44702-2181  
22353787 EDI: HFC.COM May 24 2013 22:28:00 Best Buy, PO Box 5238, Carol Stream, IL 60197-5238  
22353789 +E-mail/Text: kcathey@cbscinc.com May 24 2013 22:01:54 Centralized Bus Solution, PO Box 2714,  
North Canton, OH 44720-0714  
22353791 +E-mail/Text: bankruptcy@credit-adjustments.com May 24 2013 22:10:54 Credit Adjustments Inc.,  
330 Florence Street, Defiance, OH 43512-2593  
22353792 +EDI: CRFRSTNA.COM May 24 2013 22:28:00 Credit First, PO Box 81083,  
Cleveland, OH 44181-0083  
22353793 EDI: RCSFNBMARIN.COM May 24 2013 22:28:00 Credit One Bank, PO Box 98872,  
Las Vegas, NV 89193-8872  
22353799 EDI: HFC.COM May 24 2013 22:28:00 HSBC Card Services, PO Box 5222,  
Carol Stream, IL 60197-5222  
22353804 EDI: HFC.COM May 24 2013 22:28:00 Orchard Bank, HSBC Card Services, PO Box 5222,  
Carol Stream, IL 60197-5222  
22353806 +EDI: DRIIV.COM May 24 2013 22:28:00 Santander Consumer USA, fka Drive Financial Services,  
8585 N. Stemmons Fwy, Suite 900N, Dallas, TX 75247-3823  
22353807 +EDI: WTRRRNBANK.COM May 24 2013 22:28:00 TNB-Target, PO Box 673,  
Minneapolis, MN 55440-0673

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 26, 2013

Signature:



District/off: 0647-6

User: lbald  
Form ID: 227i

Page 2 of 2  
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 24, 2013 at the address(es) listed below:

Anne Piero Silagy, Esq asilagycourt@neo.rr.com, asilagy@ecf.epiqsystems.com  
Y. Eric Holtz on behalf of Debtor Kimberly Y. Vanblaricum grahamlawofficel@att.net,  
yericlaw@att.net;danielleob@att.net;jerrielaw@att.net;ryanmlaw@att.net

TOTAL: 2

## United States Bankruptcy Court for the Northern District of Ohio

### Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A Chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on May 23, 2013. You may be a creditor of the debtor. **This notice lists important deadlines and explanations of your rights and duties.** Please read both sides of this notice.

#### Case Information

Case Number: 13-61342-rk	Attorney for Debtor: Y. Eric Holtz Graham & Associates Law Offices LLC 333 S. Main Street Suite 601 Akron, OH 44308 Telephone number: (330) 253-6264
Debtor(s): Kimberly Y. Vanblaricum 126 Claremont Avenue NW Canton, OH 44708	Bankruptcy Trustee: Anne Piero Silagy Esq Canton 220 Market Ave S #900 Canton, OH 44702 Telephone number: (330) 456-0900
Other names used by the Debtor(s) in the last 8 years:	

Last Four Digits of Debtor's Social Security Number or Individual Taxpayer ID Number (ITIN)/Complete EIN:  
XXX-XX-7463

#### Meeting of Creditors

All debtors must bring the following proofs of identification to the meeting of creditors:

- Valid, unexpired photo identification (driver's license, state ID, employee ID, etc.). If the case is a joint filing, both debtors must have identification; AND
- Proof of social security number. Government- or employer-issued documentation, such as social security card, IRS tax transcript, W-2, or 1099, is acceptable proof.

Date: July 2, 2013

Time: 11:00 AM

Location: U.S. Bankruptcy Court, Room 194, Ralph Regula U.S. Courthouse, 401 McKinley Ave SW, Canton, OH 44702

#### Presumption of Abuse under 11 U.S.C. § 707(b)

*See "Presumption of Abuse" on the other side of this notice.*

The presumption of abuse does not arise.

#### Deadlines

*Papers must be received by the bankruptcy clerk's office by the stated deadline.*

**Deadline to File a Proof of Claim:** Please do not file a proof of claim unless you receive a notice to do so.

**Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts:** September 2, 2013

**Deadline to Object to Exemptions:** 30 days after the conclusion of the meeting of creditors.

Address of the Bankruptcy Court Clerk's Office: Ralph Regula U.S. Courthouse 401 McKinley Avenue SW Canton, OH 44702	For the Court: Clerk of the Bankruptcy Court: Kenneth J. Hirz
	Date: May 24, 2013

**Refer to Other Side of this Notice for Important Explanations**

## EXPLANATIONS

**Filing of Chapter 7 Bankruptcy Case:**

A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the other side of this notice, and an order for relief has been entered.

**Creditors Generally May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362. Common examples of prohibited actions include contacting the debtor by telephone, mail, or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages.

**Presumption of Abuse:**

If the presumption of abuse arises, creditors have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.

**Meeting of Creditors:**

A meeting of creditors is scheduled for the date, time, and location listed on the other side of this notice. *The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.* Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.

**Claims:**

There does not appear to be any property available to the trustee to pay creditors. *Therefore, you should not file a Proof of Claim at this time.* If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a Proof of Claim, and telling you the deadline for filing your Proof of Claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.

*Do not include this notice with any proof of claim or other filing you submit to the court.*

**Discharge of Debts:**

The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code § 727(a), or that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint — or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the other side of this notice. The bankruptcy clerk's office must receive the motion or complaint and any required filing fee by that deadline.

**Exempt Property:**

The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect the list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the other side of this notice.

**Bankruptcy Clerk's Office:**

Any paper that you file in this bankruptcy case must be filed at the bankruptcy clerk's office at the address listed on the other side of this notice. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office. The clerk's office is open Monday through Friday from 9:00 AM to 4:00 PM, except on federal holidays. Additional information can be found on the court's website at [www.ohnb.uscourts.gov](http://www.ohnb.uscourts.gov), including Forms, Local Bankruptcy Rules, Administrative and General Orders, Judges' Hearing Dockets, the United States Code, and the Federal Rules of Bankruptcy Procedure.

**Legal Advice:**

The staff of the bankruptcy clerk's office is not permitted to give legal advice. You may want to consult an attorney to determine your rights in this case. If you are a creditor with a foreign address, you should consult with a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.

**Refer to Other Side of this Notice for Important Deadlines and Notices**